

Fill in this information to identify the case:

Debtor 1 FRANCIS CANTWELL

Debtor 2 MARIE CANTWELL  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 24-11253

OCT 21 2024

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PSECU

Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account:

5 9 0 1

Date of payment change:

Must be at least 21 days after date of this notice 11/16/2024

New total payment: \$ 362.94  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 9.00%

New interest rate: 8.50%

Current principal and interest payment: \$ 371.93

New principal and interest payment: \$ 362.94

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 FRANCIS CANTWELL  
First Name Middle Name Last Name

Case number (if known) 24-11253

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x [Signature]  
Signature

Date 10/21/2024

Print: SHDYNA REED  
First Name Middle Name Last Name

Title ACCOUNT ADVISOR

Company PSECU

Address PO BOX 67013  
Number Street

HARRISBURG PA 17106  
City State ZIP Code

Contact phone 800.237.7328

Email bankruptcynotices@psecu.com



10/17/2024

Francis Cantwell  
Marie Cantwell  
158 Lewisville Court  
Phoenixville, PA 19460

Loan #: 1  
Property Address: 158 Lewisville Court, Phoenixville, PA 19460  
RE: Changes to Your Home Equity Line of Credit (HELOC) Interest Rate and Payment Amount

Dear Francis & Marie:

Pursuant to the terms of your Home Equity Line of Credit Agreement (HELOC), the Annual Percentage Rate is adjusting due to the Prime Rate Change.

	Current Rate	New Rate
Interest Rate	9%	8.5%
Principal and Interest Payment	\$371.93	\$362.94
Payment Due Date	N/A	11/16/2024
Total Monthly Payment	\$371.93	\$362.94

Please contact Real Estate Servicing Department with any questions regarding your payment at 800.237.7328. At the menu prompt, select option 6, then extension 3848.

Sincerely,  
Your Team at PSECU/Credit Services



IN RE:

Francis Cantwell  
Marie Cantwell  
Debtor(s)

US Bankruptcy Court  
Eastern District of Pennsylvania  
Movant

vs.

PA STATE EMPLOYEES CU  
Respondent(s)

### CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Mortgage Payment Change upon the following by regular United States mail, postage prepaid, addressed as follows:

US Bankruptcy Court, Attn: Clerk, 900 Market Street, Suite 400, Philadelphia, PA 19107.  
Kenneth E. West, 1234 Market Street, Suite 1813 Philadelphia, PA 19107  
Francis & Marie Cantwell, 158 Lewisville Court Phoenixville, PA 19460  
Michael A. Cibik, 1500 Walnut Street Suite 900 Philadelphia, PA 19102

Date: 10/21/2024



Sh'dyna Reed  
PSECU Account Advisor

PO BOX 67013  
Harrisburg PA 17106  
800-237-7328 ext. 3115